

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 25-12728-MEH
Chapter: 13
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert A Boyle
361 Hopesdale Drive
Bayville, NJ 08721

Social Security No.:

xxx-xx-2560

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 5/7/25
Time: 10:00 AM
Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: April 11, 2025

JAN: pbf

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Robert A Boyle
Debtor

Case No. 25-12728-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 11, 2025

User: admin
Form ID: 132

Page 1 of 4
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

Recip ID	Recipient Name and Address
db	+ Robert A Boyle, 361 Hopesdale Drive, Bayville, NJ 08721-2783
520588126	Bac Services, LLC., Attn: Bankruptcy, PO Box 538, Howell, NJ 07731-0538
520588131	Credit One Bank N.A., Greenville, SC 29602
520588133	First Bank Trust, PO Box 1216, Chesapeake, VA 23327-1216
520588136	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
520588137	+ Levin Properties, LP, 975 US Highway 22, Plainfield, NJ 07060-3624
520588138	Lvnv Funding LLC, Greenville, SC 29602
520588145	Monmouth Cardiology Assoc. LLC, 3601 US Highway 9, Howell, NJ 07731-3395
520588154	+ Stark & Stark, PO Box 5315, Princeton, NJ 08543-5315

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2025 21:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 11 2025 21:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520592051	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 11 2025 21:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
520588123	Email/PDF: AffirmBKNotifications@resurgent.com	Apr 11 2025 21:46:49	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520588122	Email/PDF: AffirmBKNotifications@resurgent.com	Apr 11 2025 21:36:03	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520588125	Email/PDF: bncnotices@becket-lee.com	Apr 11 2025 21:35:58	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520588124	Email/PDF: bncnotices@becket-lee.com	Apr 11 2025 21:36:00	Amex, PO Box 981537, El Paso, TX 79998-1537
520588129	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2025 21:36:02	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520588128	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2025 21:46:24	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520588130	^ MEBN	Apr 11 2025 21:16:15	Comenity Capital Bank, 120 Corporate Blvd, Norfolk, VA 23502-4952
520588135	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 11 2025 21:27:00	GM Financial, PO Box 78143, Phoenix, AZ

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520588134	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 11 2025 21:27:00	85062-8143 Gm Financial, 801 Cherry St, Ste 3600, Fort Worth, TX 76102-6855
520598366	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2025 21:35:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520588140	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2025 21:35:39	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
520614374	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2025 21:25:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520588142	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2025 21:46:53	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
520588143	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2025 21:27:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
520588144	Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2025 21:27:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
520588148	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2025 21:24:04	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
520588146	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2025 21:47:15	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
520588152	Email/Text: bankruptcy@springoakscapital.com	Apr 11 2025 21:25:00	Spring Oaks Capital, LLC, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
520588153	Email/Text: bankruptcy@springoakscapital.com	Apr 11 2025 21:25:00	Springoakcap, PO Box 1216, Chesapeake, VA 23327-1216
520588150	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 11 2025 21:28:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
520588151	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 11 2025 21:28:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
520588156	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2025 21:24:22	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520588155	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2025 21:57:36	Synchrony Bank/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
520588158	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2025 21:23:46	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520588157	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2025 21:46:54	Synchrony Bank/Lowes, PO Box 71727, Philadelphia, PA 19176-1727
520588160	^ MEBN	Apr 11 2025 21:15:48	The Bank of Missouri, 120 Corporate Blvd, Norfolk, VA 23502-4952
520588159	^ MEBN	Apr 11 2025 21:16:19	The Bank of Missouri, 320 E Big Beaver Rd, Troy, MI 48083-1238

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520617190	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520617189	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520617192	*	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520617191	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520617193	*	Bac Services, LLC., Attn: Bankruptcy, PO Box 538, Howell, NJ 07731-0538

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520617194	*	Bureau of Accounts Con, 3601 US Highway 9, Howell, NJ 07731-3395
520617196	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520617195	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520617197	*	Comenity Capital Bank, 120 Corporate Blvd, Norfolk, VA 23502-4952
520588132	*	Credit One Bank N.A., Greenville, SC 29602
520617198	*	Credit One Bank N.A., Greenville, SC 29602
520617199	*	Credit One Bank N.A., Greenville, SC 29602
520617200	*	First Bank Trust, PO Box 1216, Chesapeake, VA 23327-1216
520617202	*	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
520617201	*	Gm Financial, 801 Cherry St, Ste 3600, Fort Worth, TX 76102-6855
520617203	*	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
520617204	*+	Levin Properties, LP, 975 US Highway 22, Plainfield, NJ 07060-3624
520588139	*	Lvnv Funding LLC, Greenville, SC 29602
520617205	*	Lvnv Funding LLC, Greenville, SC 29602
520617206	*	Lvnv Funding LLC, Greenville, SC 29602
520588141	*	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
520617207	*	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
520617208	*	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
520617209	*	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
520617210	*+	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
520617211	*	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
520617212	*	Monmouth Cardiology Assoc. LLC, 3601 US Highway 9, Howell, NJ 07731-3395
520588149	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
520617215	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
520617216	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
520588147	*	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
520617213	*	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
520617214	*	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
520617219	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, LLC, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
520617220	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Springoakcap, PO Box 1216, Chesapeake, VA 23327-1216
520617217	*+	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
520617218	*	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
520617221	*+	Stark & Stark, PO Box 5315, Princeton, NJ 08543-5315
520617223	*	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520617222	*+	Synchrony Bank/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
520617225	*	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520617224	*+	Synchrony Bank/Lowes, PO Box 71727, Philadelphia, PA 19176-1727
520617227	*	The Bank of Missouri, 120 Corporate Blvd, Norfolk, VA 23502-4952
520617226	*	The Bank of Missouri, 320 E Big Beaver Rd, Troy, MI 48083-1238
520588127	##	Bureau of Accounts Con, 3601 US Highway 9, Howell, NJ 07731-3395

TOTAL: 0 Undeliverable, 44 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2025

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Robert A Boyle bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4